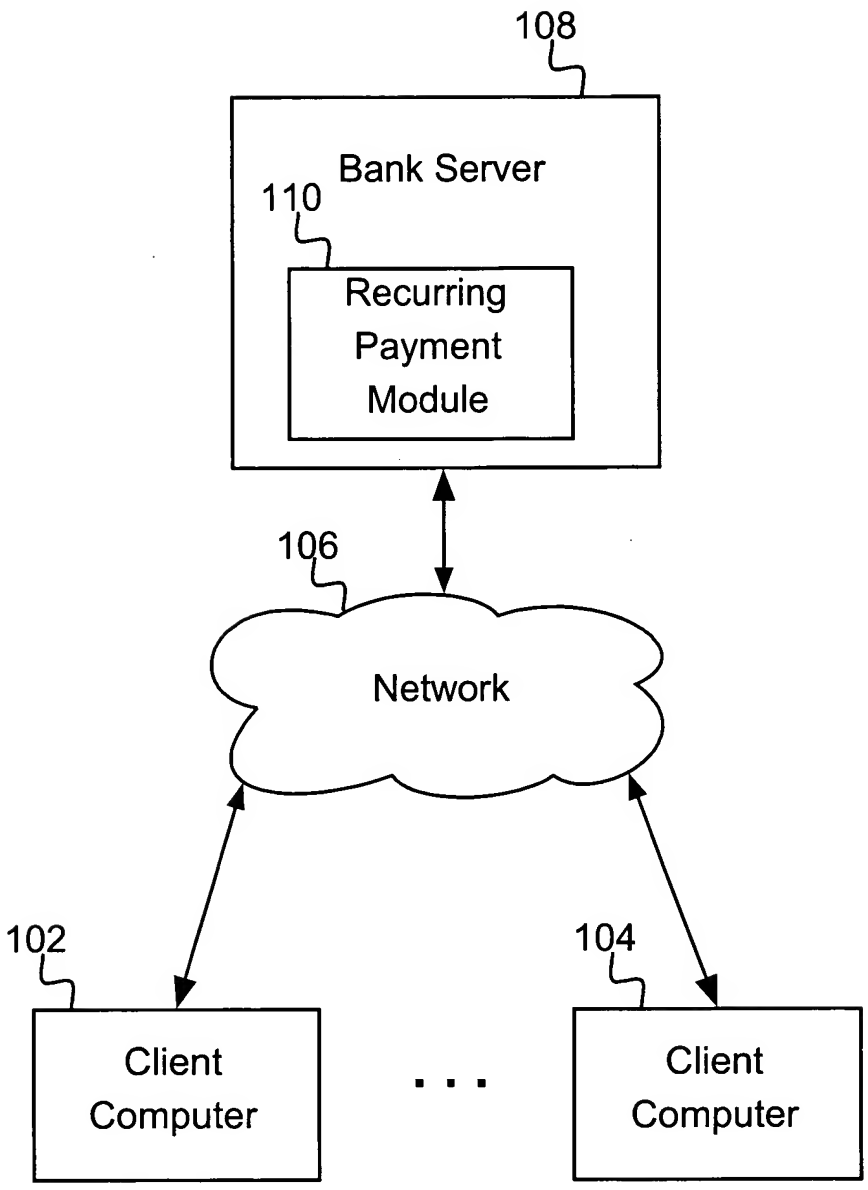
108
Bank Server
110
Recurring Payment Module
106
Network
102
104
Client Computer
Client Computer

FIG. 1

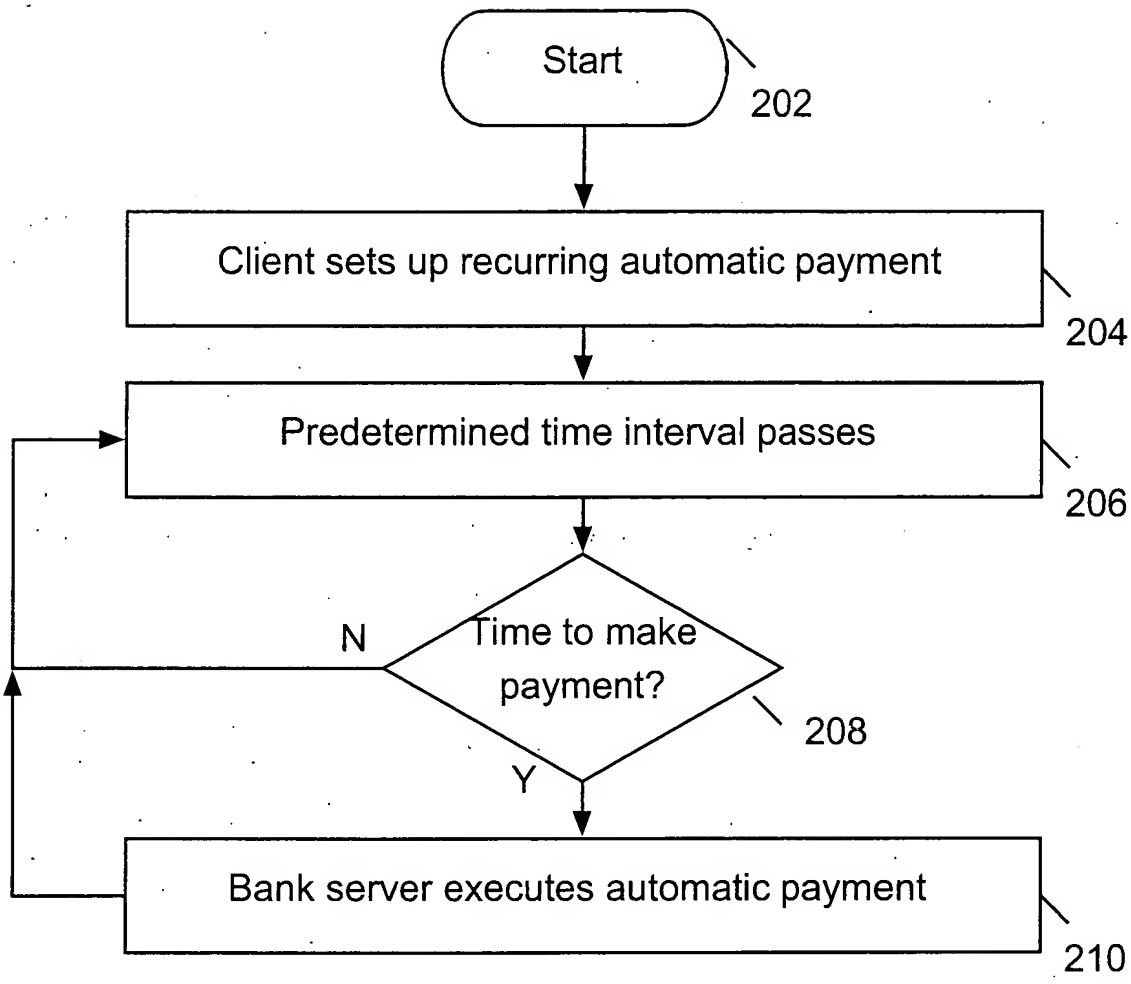

FIG. 2

PRIOR ART

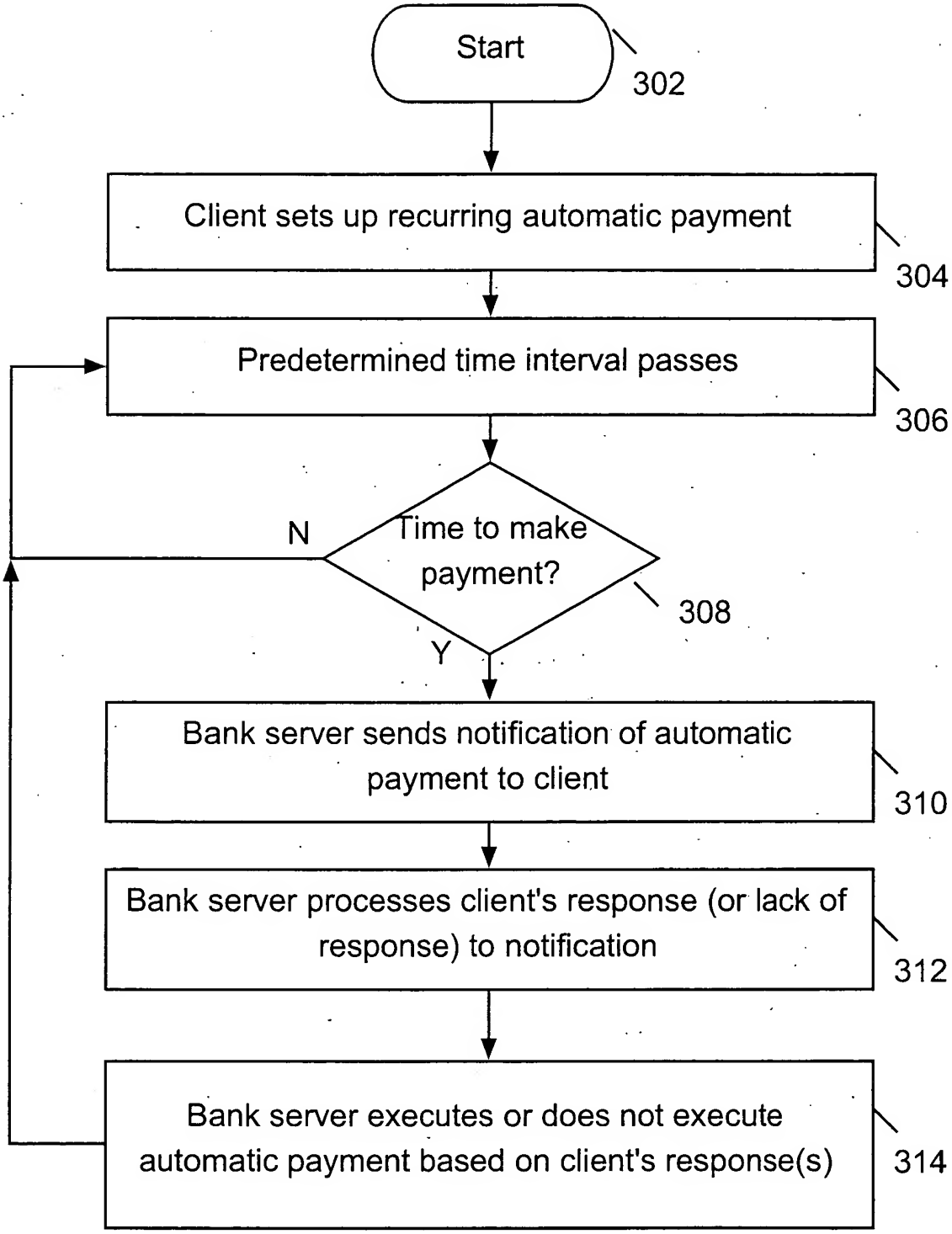
Start
302
Client sets up recurring automatic payment
304
Predetermined time interval passes
306
Time to make payment?
308
N
Y
Bank server sends notification of automatic payment to client
310
Bank server processes client's response (or lack of response) to notification
312
Bank server executes or does not execute automatic payment based on client's response(s)
314

FIG. 3

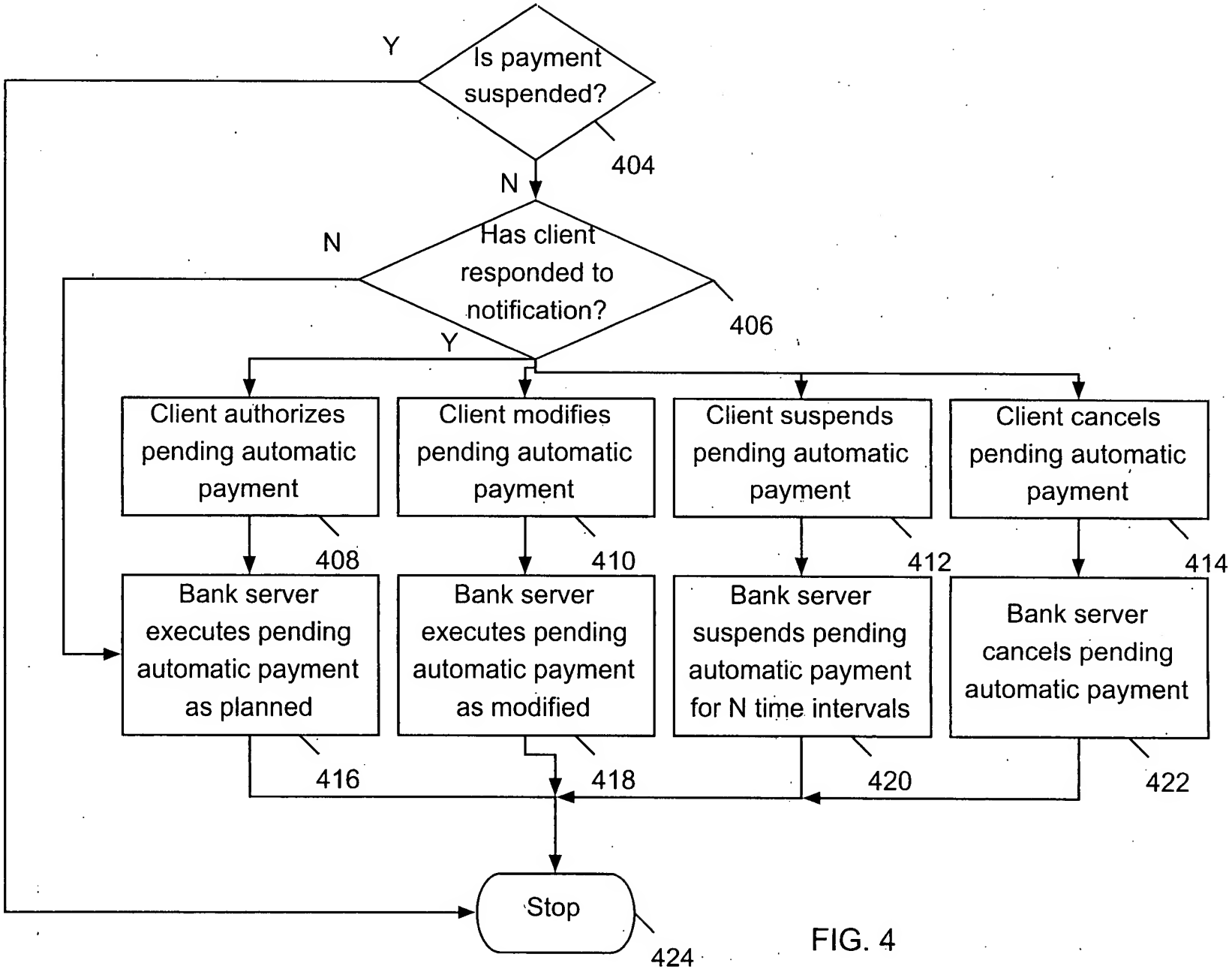
Is payment suspended?
Y
404
N
Has client responded to notification?
N
406
Y
Client authorizes pending automatic payment
Client modifies pending automatic payment
Client suspends pending automatic payment
Client cancels pending automatic payment
408
410
412
414
Bank server executes pending automatic payment as planned
Bank server executes pending automatic payment as modified
Bank server suspends pending automatic payment for N time intervals
Bank server cancels pending automatic payment
416
418
420
422
Stop
424

FIG. 4

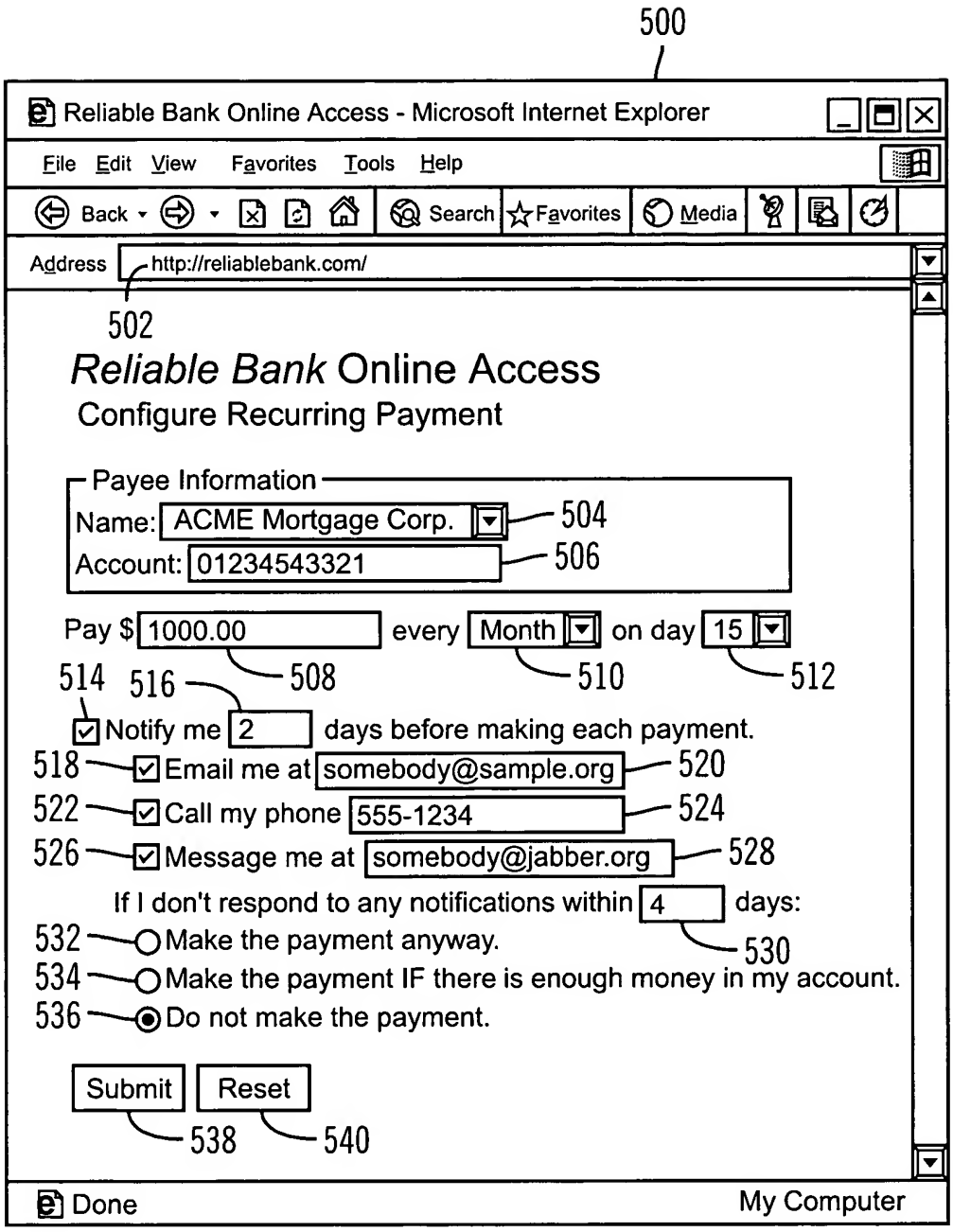
500
Reliable Bank Online Access - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites Media
Address http://reliablebank.com/
502
Reliable Bank Online Access
Configure Recurring Payment
Payee Information
Name: ACME Mortgage Corp. 504
Account: 01234543321 506
Pay $ 1000.00 every Month on day 15
508 510 512
514 516
Notify me 2 days before making each payment.
518 Email me at somebody@sample.org 520
522 Call my phone 555-1234 524
526 Message me at somebody@jabber.org 528
If I don't respond to any notifications within 4 days:
530
532 Make the payment anyway.
534 Make the payment IF there is enough money in my account.
536 Do not make the payment.
Submit Reset
538 540
Done
My Computer

FIG. 5

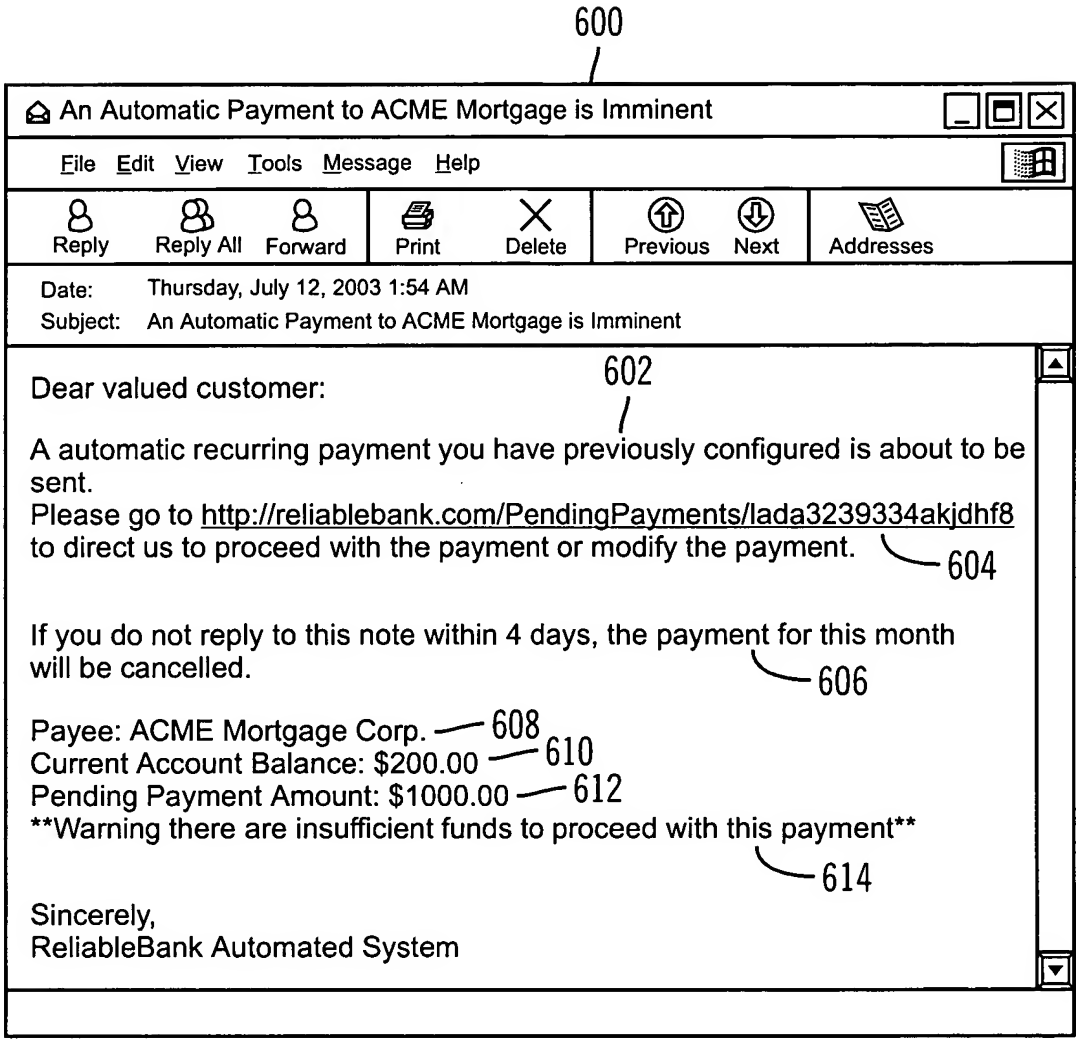
600
An Automatic Payment to ACME Mortgage is Imminent
File Edit View Tools Message Help
Reply
Reply All
Forward
Print
Delete
Previous
Next
Addresses
Date: Thursday, July 12, 2003 1:54 AM
Subject: An Automatic Payment to ACME Mortgage is Imminent
Dear valued customer:
602
A automatic recurring payment you have previously configured is about to be sent.
Please go to http://reliablebank.com/PendingPayments/lada3239334akjdhf8 to direct us to proceed with the payment or modify the payment.
604
If you do not reply to this note within 4 days, the payment for this month will be cancelled.
606
Payee: ACME Mortgage Corp.
608
Current Account Balance: $200.00
610
Pending Payment Amount: $1000.00
612
Warning there are insufficient funds to proceed with this payment
614
Sincerely,
ReliableBank Automated System

FIG. 6

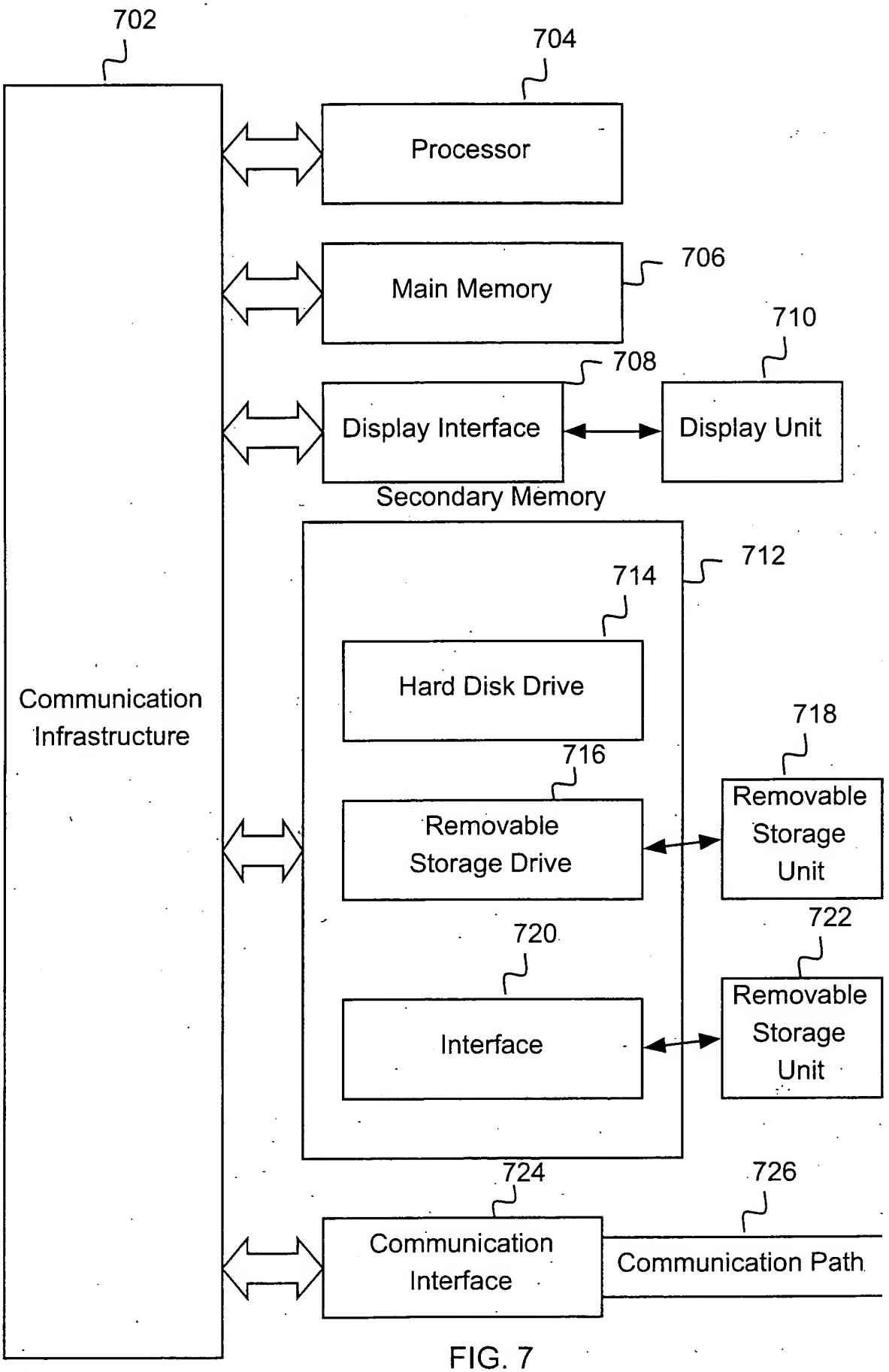
702
704
Processor
Main Memory
706
710
708
Display Interface
Display Unit
Secondary Memory
712
714
Hard Disk Drive
Communication Infrastructure
718
716
Removable Storage Drive
Removable Storage Unit
722
720
Interface
Removable Storage Unit
724
726
Communication Interface
Communication Path

FIG. 7